

# Recording Minefields

Marion County Recorder's Office

Julie L Voorhies, Recorder

Presenter Danielle Christ

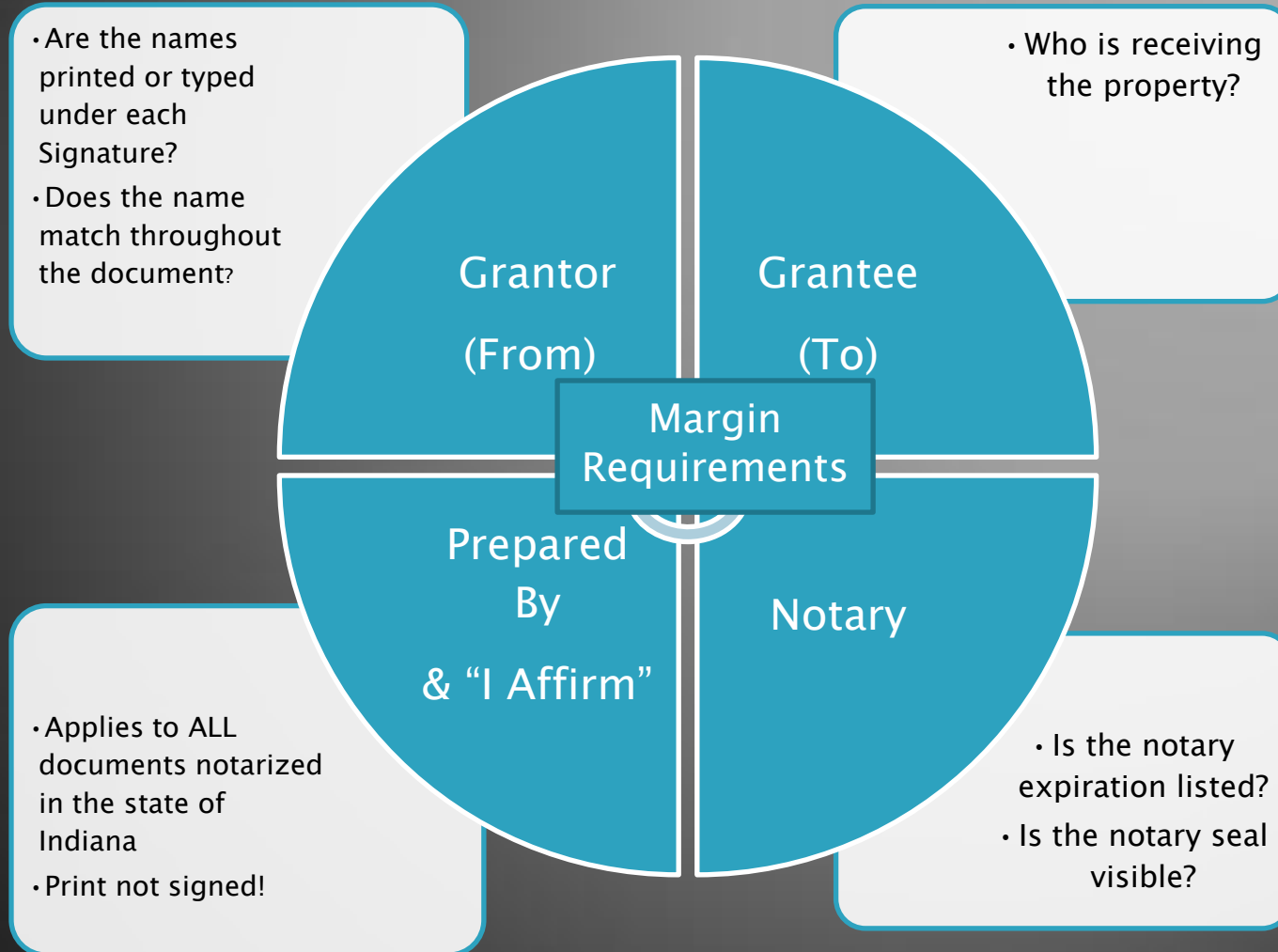


# A Closer View

- Recording Requirements
- Do's/Don't of Recording
- Reasons for Rejection
- eRecording Benefits
- eRecording Process
  - Conveyance Documents
  - Non Conveyance Documents
  - Helpful Hints
  - eRecording Statistics



# Common Recording Requirements



# IC 36-2-11-16

(1) The name of each person who executed the instrument is legibly printed, typewritten, or stamped immediately beneath the person's signature or the signature itself is printed, typewritten, or stamped.

(2) The name of each witness to the instrument is legibly printed, typewritten, or stamped immediately beneath the signature of the witness or the signature itself is printed, typewritten, or stamped.

(3) The name of each notary public whose signature appears on the instrument is legibly printed, typewritten, or stamped immediately beneath the signature of the notary public or the signature itself is printed, typewritten, or stamped.

(4) The name of each person who executed the instrument appears identically in the body of the instrument, in the acknowledgment or jurat, in the person's signature, and beneath the person's signature.

(5) If the instrument is a copy, the instrument is marked "Copy".»»



# Dynamite Do's



Do Include a self address return envelope.  
(E-Mail return coming soon)



Do verify the fee amount is correct by visiting  
<http://www.indy.gov/eGov/County/Recorder/Pages/MCROFeeSched.aspx>



Do send or bring the documents in the order you  
want them recorded.



Do review the document and ensure all attachments  
and or exhibits are included.



# Top 5 Dynamite Rejections–Paper



Incorrect  
Fees



“I affirm” Statement and Prepared By  
missing from the document altogether or  
not printed or typed.



Names do not appear identical throughout the  
Document. Includes a/k/a, f/k/a, and the notary section



Legal Description–Missing or incomplete

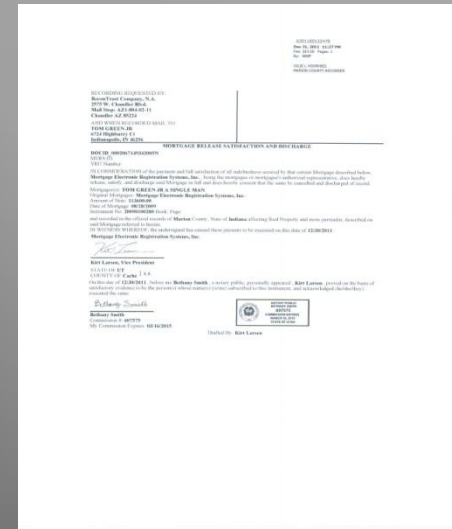


Listing the reason for re-record



# What exactly is eRecording?

“Electronic recording (eRecording) is the automated process in a land records office of receipt, examination, fee calculation and payment, endorsing of recording information and return of recorded electronic documents. eRecording improves the quality of data, reduces turn-around times and provides significant cost savings for those who utilize it, when compared to manual processes“.(PRIA)



The number of counties that are electronically recording documents surpassed 600 during the month of February according to Richard Bramhall, president of the Property Records Industry Association (PRIA).





# Goldmine of eRecording

## Faster Turnaround

- Hours vs. Days

## The Race Become Instantaneous:

- Your e-document beats the one submitted via the mail, again by days.

## Large Potential Cost Savings

- Postage, Overnight Shipping, Delayed Proceedings of returned documents.





# Goldmine of eRecording

## Fewer Rejections and Faster Corrections

- Eliminates rejections for incorrect fees, rejected documents can be resubmitted in hours vs. days

## Process-Friendly

- If you can send an email and attach a file, You can eRecord

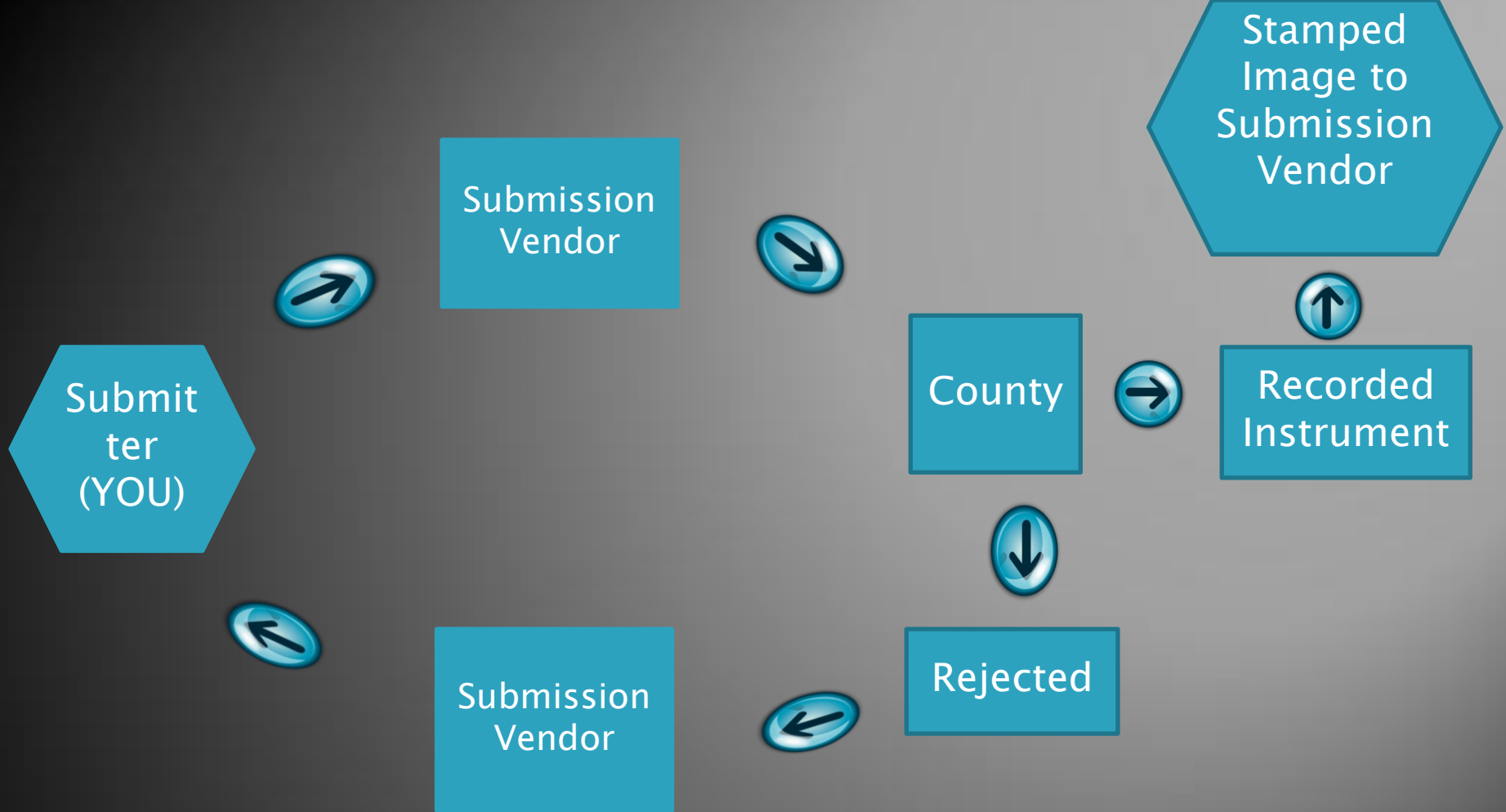
## Time Savings

- One Stop. Less handling of paper. No multi agency stops or parking needed.

## Financial Accuracy

- Escrows, ACH, no charges until the document is recorded



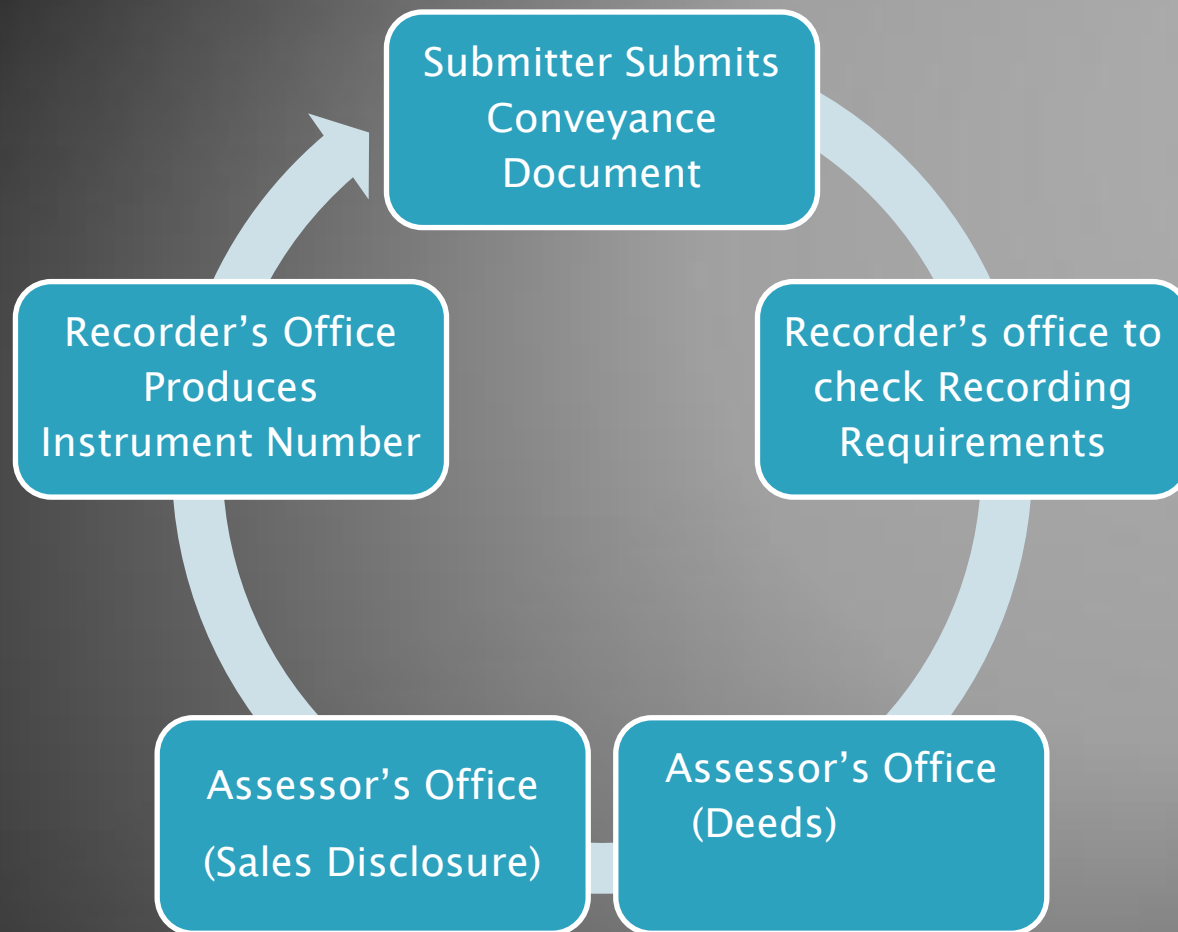


# How eRecording Works




# eRecord Document Types

Document Name	Document Code
Affidavit	AFF
Amendments	AMND
Assessment Lien	LIEN
Bond	BOND
Assignment	ASMT
City Order To	COT
City Order To Release	COTR
*Deeds	Deed
Doing Business As	DBA
Easements	EASE
Mechanic Lien	ML
Mechanic Lien Release	MLR
Miscellaneous	MSC
Mortgage	MTG
Power of Attorney	POA
Partial Release	PREL
Release	REL
<b>Satisfaction of Mortgage</b>	<b>MTGR</b>
Subordination of Mortgage	MTG
<b>*Sheriff Deeds are currently not available for electronic recording</b>	
Marion County Recorder's Office	



# Conveyance Documents » Workflow


# Top 5 Dynamite Rejections– Electronic Submitted




Incorrect Document Code selected. Please note that a Satisfaction of Mortgage is not coded as a REL/Release . Marion County uses the code MTGR/Mortgage Release.




Power of Attorney recording information not included



Notary Seal Missing. Remember to shade the notary seal



Sales Disclosure submitted as a recording document vs. a supporting document.



Printed or Typed name at the “I affirm” Statement and prepared by

# Submitter's Helpful Hints



Name the package for easy reference later.



Correctly spell the grantor & grantee's names



Do not submit the sales disclosure as an actual document



Verify all cross references are already included within document



Remember all documents in a package stay together. They are either all approved or all rejected.

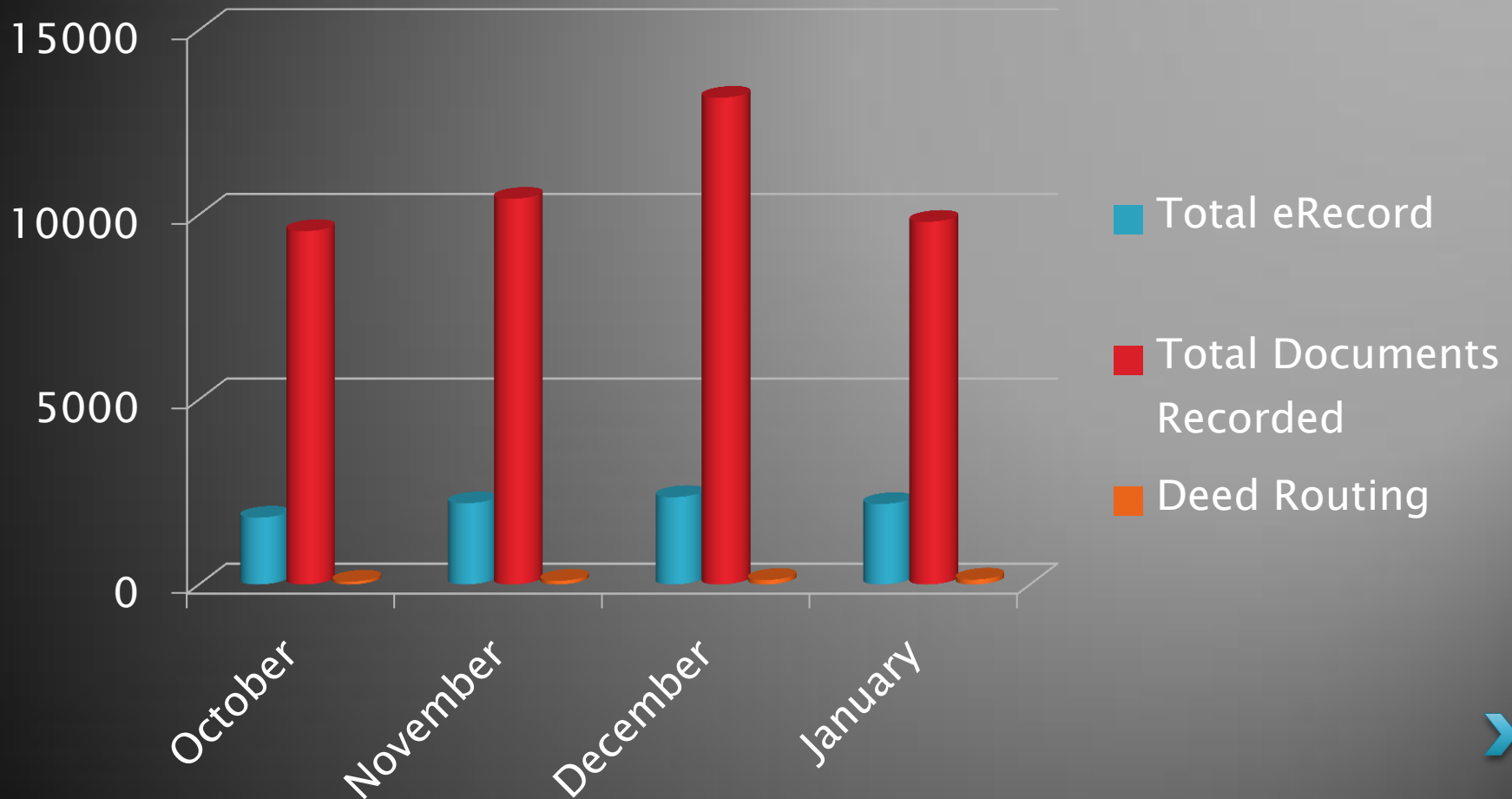
# Additional Electronic Information

When eRecording a Mortgage followed by a Subordination of Mortgage, note that these are two separate transactions. You must receive your recording information back on the Mortgage then place the recording information on the Subordination separately then submit the subordination for eRecording. We do not currently have a drag/drop feature that will allow us to electronically insert the instrument number of the Mortgage on the Subordination agreement.

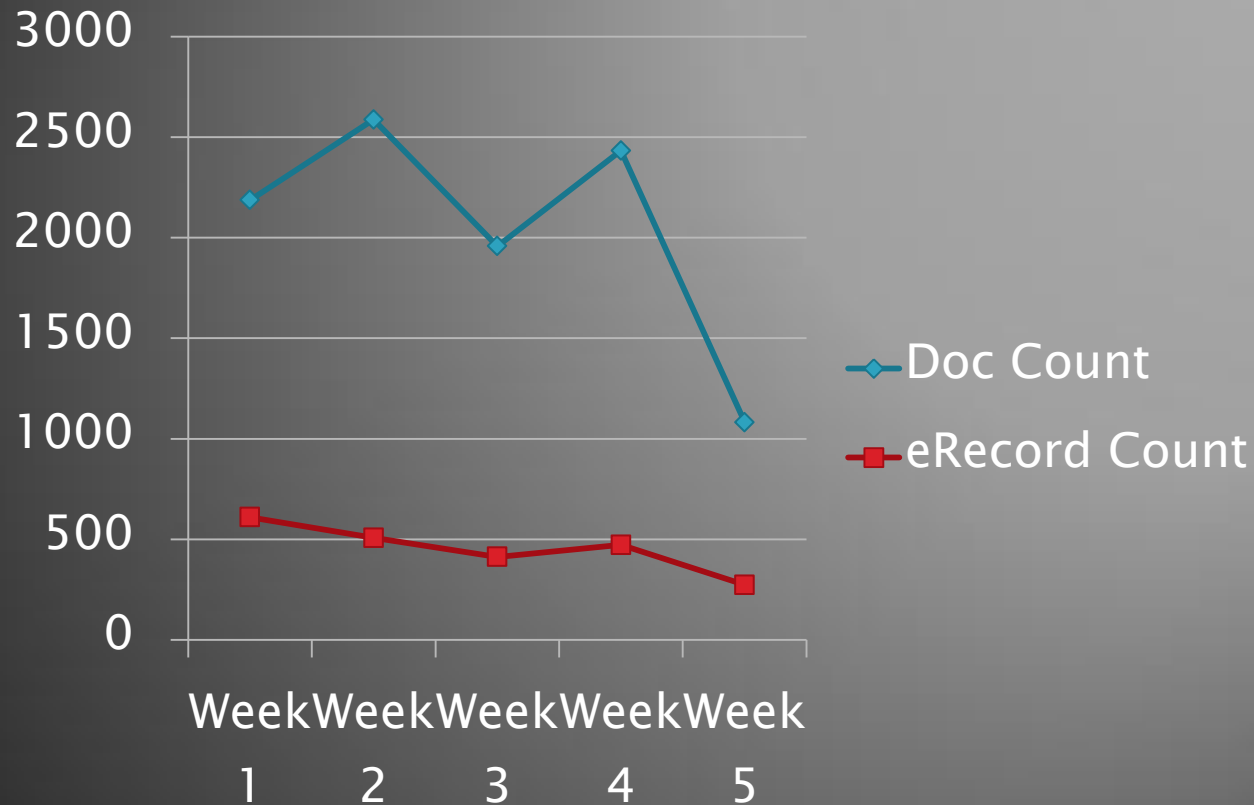
A Power of Attorney (POA) must be recorded within the Recorder's Office (either through mail or electronic means) prior to submitting an electronic recording utilizing the POA as a supporting recording on the document being recorded.



# Document Snapshot

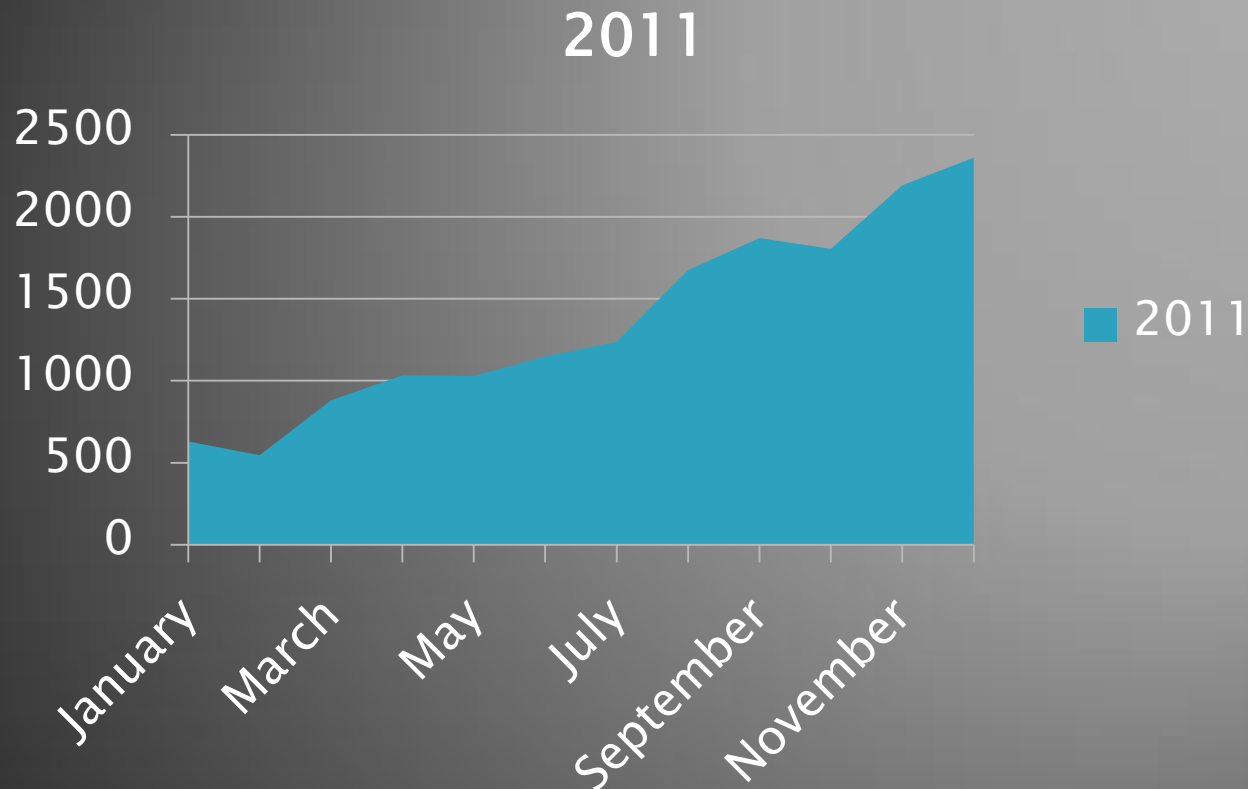


# Paper vs. Electronic



We began 2012 eRecording 3x's more documents than the same time last year

Here we grow~



- 22.16% of Documents received in Marion County Recorder's Office for January 2012 were processed electronically

# eRecord Contacts

## Simplifile

- Mark Moats
- 920-203-7746
- [www.simplifile.com](http://www.simplifile.com)

## Ingeo

- Jim DeGaetano
- 630-832-3308
- [www.ingeo.com](http://www.ingeo.com)

## ePN

- Peter Duffy
- 720-881-3835
- [www.erecordingpartners.net](http://www.erecordingpartners.net)



# We are here to help

Julie Voorhies, Marion County Recorder

[Julie.voorhies@indy.gov](mailto:Julie.voorhies@indy.gov)

Michele Pero, Chief Deputy Recorder

[Michele.pero@indy.gov](mailto:Michele.pero@indy.gov)

Danielle Christ, Administrative Assistant

[Danielle.christ@indy.gov](mailto:Danielle.christ@indy.gov)

317-327-4020

[www.indy.gov/recorder](http://www.indy.gov/recorder)

[mcrcustomerservice@indy.gov](mailto:mcrcustomerservice@indy.gov)

“eRecording is experiencing unprecedented success with recorders who have installed the technology. It is also providing a competitive edge to the firms that submit documents to the recorders electronically, as it decreases turnaround time and allows firms to more rapidly complete the transaction process.” Technology Committee Co-chair Kate Teal, Ernst Publishing. 